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**EDS, WESTERN UNION OFFER CARDLESS ATMS****( In partnership with Western Union, Electronic Data Systems plans to offer cardless ATM cash withdrawal )**

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Money shop Western Union is teaming up with Electronic Data Systems (EDS) to offer cardless ATM cash withdrawal. Initially the plan is to offer the service at more than 13,000 EDS-operated ATM machines and 25,000 Western Union agent locations throughout the US.

Doug McNary, Western Union North America's president, says that the service represents the next generation of electronic money transfer technology.

Western Union plans to market the system to other ATM operators. According to Western Union, the system will feature on-screen prompts that instruct consumers to enter transaction information and numeric codes on an ATM keypad. The consumer sending cash will insert his/her plastic card, enter his/her PIN and the amount of cash to be sent. The ATM then asks the customer for a ten-digit number, and the system generates a confirmation code. After verifying the consumer's ID, the terminal displays a fee amount and issues two receipts. The consumer then simply forwards the transaction information to the recipient. The recipient then goes to the nearest ATM offering the service and punches in the data, so receiving the cash instantly.

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**Company Names:** ELECTRONIC DATA SYSTEMS CORP; WESTERN UNION FINANCIAL SERVICES INC (NEW VALLEY CORP)**Industry Names:** Information industry; Telecom services; Telecommunications**Product Names:** Data communications services (481317)**Concept Terms:** All company; All market information; All product and service information; Joint venture; Number outlets; Product introduction**Geographic Names:** North America (NOAX); United States (USA)

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## WESTERN UNION AND AMERICAN EXPRESS TO OFFER ATM-BASED MONEY TRANSFER SERVICE TO CUSTOMERS

*Receiving Funds Requires No ATM Card*

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**ENGLEWOOD, Colo., May 4, 2000** -- Western Union Financial Services Inc., a subsidiary of First Data Corp. (NYSE: FDC), and American Express today announced an agreement to provide Western Union® Money Transfer<sup>sm</sup> services to consumers at American Express owned and operated automated teller machines (ATMs).

The wire transfer ATM service will be piloted in Atlanta, Boston, Cleveland, Los Angeles and San Francisco early in the third quarter of 2000. The service will be rolled out to additional markets throughout 2000 and in early 2001. The companies are targeting 6,000 ATMs within the American Express network to receive this service.

The Western Union Money Transfer service will allow consumers to send funds from a Western Union agent location to any participating ATM in the United States. To receive funds through the Western Union ATM Money Transfer service, consumers simply type in their identification number and system-assigned confirmation code. No bankcard is necessary to receive the funds, and because the combination of identification codes will be unique for every transaction, the process is extremely safe and secure.

According to Western Union, the service will expand and enhance the company's U.S. retail agent network, which currently has more than 28,000 locations nationwide.

"Our partnership with American Express marks a new era for Western Union" said Mike Yerington, president, Western Union North America. "By creating a fully automated means of transferring funds, we will achieve a level of unsurpassed security and convenience for consumers. As a result, we expect our overall transaction volume to grow."

"We are excited to be at the forefront of this innovative ATM capability and to fulfill our promise of providing additional

financial services via our ATM network," said Eugene DeSilva, vice president of new business ventures at American Express. "Providing around-the-clock access to money transfers is a great value to our mutual customers and a terrific opportunity for our merchant partners to attract more consumers."

Western Union also plans to enroll other ATM owners/operators in the network. "We believe our transaction volume can accelerate as we enroll other ATM owners/operators," Yerington added. "Unlike current ATM transactions, this represents an entirely new opportunity. Growth in the network will only increase the appeal of the service."

Western Union acquired the exclusive license rights to the technology covering cardless ATM transactions from Plano, Texas-based EDS. EDS will also provide data processing and transaction switching services to support the new network.

Western Union Financial Services, Inc. is a worldwide leader in consumer money transfer services. The company provides rapid money transfer service through more than 80,000 agent locations in 180 countries worldwide. Famous for its pioneering telegraph service, the original Western Union dates back to 1851 and introduced electronic money transfer service in 1871. For more information, please visit the company's web site at [www.westernunion.com](http://www.westernunion.com).


Atlanta-based First Data Corp. (NYSE: FDC) helps move the world's money. As the leader in electronic commerce and payment services, First Data serves more than two million merchant locations, 1,400 card issuers and millions of consumers, making it easier, faster and more secure for people and businesses to buy goods and services. For more information, please visit the company's website at [www.firstdatacorp.com](http://www.firstdatacorp.com).

American Express Company is a diversified worldwide travel, financial and network services company founded in 1850. It is a world leader in charge and credit cards, Travelers Cheques, travel, financial planning, business services, insurance and international banking.

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